

**Information to identify the case:**

Debtor 1	<b>Robert M. Keil</b>	Social Security number or ITIN	<b>xxx-xx-8665</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-10800-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert M. Keil

9/12/18

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Robert M. Keil  
 Debtor

Case No. 17-10800-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: amaz  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Sep 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2018.

db  
 14722538 +Robert M. Keil, 8985 Carmon Road, Hartstown, PA 16131-1329  
 14669200 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14669201 +Butler Armco FCU, PO Box 1589, Butler, PA 16003-1589  
 14669204 +CCB/Dental First, PO Box 182120, Columbus, OH 43218-2120  
 14669205 +John W. Felzer Esquire, PO Box 2163, Southeastern, PA 19399-2163  
 14679554 +John W. Felzer Esquire, 435 Devon Park Drive, Building 500, Wayne, PA 19087-1939  
 14669208 #+Matthew Keil, 207 Northpoint Avenue, Unit C, High Point, NC 27262-1005  
 14669209 +Orthopedics Associates, c/o AR Services Inc, PO Box 1056, Blue Bell, PA 19422-0287  
 14669210 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180  
 14736351 +PNC Bank Mortgage Services, PO Box 8703, Dayton, OH 45401-8703  
 +PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive,  
 Miamisburg, OH 45342-5421  
 14669212 +US Department of Education, Loop Road Operations Center, 1075 Inner Loop Road,  
 Atlanta, GA 30337-6003  
 14750317 United States Department of Education, Claims Filing Unit, Po Box 8973,  
 Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 13 2018 02:24:30 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14669197 +EDI: AMEREXPR.COM Sep 13 2018 05:58:00 American Express, PO Box 981537,  
 El Paso, TX 79998-1537  
 14669198 +EDI: AMEREXPR.COM Sep 13 2018 05:58:00 American Express Centurion Bank, 4315 S 2700 West,  
 Salt Lake City, UT 84184-0001  
 14681790 EDI: BECKLEE.COM Sep 13 2018 05:58:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14669199 EDI: BANKAMER.COM Sep 13 2018 05:58:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998  
 14669202 +EDI: CHASE.COM Sep 13 2018 05:58:00 Chase/Bank One, PO Box 15298,  
 Wilmington, DE 19850-5298  
 14669203 +EDI: CITICORP.COM Sep 13 2018 05:58:00 CitiCards, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 14738249 EDI: RESURGENT.COM Sep 13 2018 05:58:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 14669206 +E-mail/Text: craig.dombrowski@marquettesavings.com Sep 13 2018 02:26:15  
 Marquette Savings Bank, 920 Peach Street, Erie, PA 16501-1486  
 14712482 EDI: PRA.COM Sep 13 2018 05:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 14669211 +EDI: CITICORP.COM Sep 13 2018 05:58:00 The Home Depot, PO Box 6497,  
 Sioux Falls, SD 57117-6497

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
 14669207 PNC BANK, NATIONAL ASSOCIATION  
 Matthew Keil  
 14679544\* +American Express, PO Box 981537, El Paso, TX 79998-1537  
 14679545\* +American Express Centurion Bank, 4315 S 2700 West, Salt Lake City, UT 84184-0001  
 14679546\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)  
 14679547\* +Butler Armco FCU, PO Box 1589, Butler, PA 16003-1589  
 14679548\* +CCB/Dental First, PO Box 182120, Columbus, OH 43218-2120  
 14679549\* +Chase/Bank One, PO Box 15298, Wilmington, DE 19850-5298  
 14679550\* +CitiCards, PO Box 6241, Sioux Falls, SD 57117-6241  
 14679551\* +John W. Felzer Esquire, PO Box 2163, Southeastern, PA 19399-2163  
 14679552\* +John W. Felzer Esquire, 435 Devon Park Drive, Building 500, Wayne, PA 19087-1939  
 14679553\* +Marquette Savings Bank, 920 Peach Street, Erie, PA 16501-1486  
 14679555\* +Orthopedics Associates, c/o AR Services Inc, PO Box 1056, Blue Bell, PA 19422-0287  
 14679556\* +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180  
 14679557\* +PNC Bank Mortgage Services, PO Box 8703, Dayton, OH 45401-8703  
 14679558\* +The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497  
 14679559\* +US Department of Education, Loop Road Operations Center, 1075 Inner Loop Road,  
 Atlanta, GA 30337-6003

TOTALS: 2, \* 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-1

User: amaz  
Form ID: 318

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Sep 12, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 14, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Kenneth M. Steinberg on behalf of Debtor Robert M. Keil julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 4